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## Exploring the Relational Impact of Service Quality on Customer Satisfaction

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### Abstract:

Customer Satisfaction has been a psychological attribute inviting attention of the customers and requiring decipher their contribution in overall business performance. Banking has been no exception to this phenomenon. Many Literatures have found a strong relationship between service quality and customer satisfaction in service sector in general and banking industry in particular. The aim of the study is to investigate the relationship between service quality and customer satisfaction. The study assesses the level of customers' satisfaction and service quality performance of the select banks. Further the study compares the satisfaction and service quality in select public and private sector banks. The study also identifies the area where the banks need to focus. The research design is descriptive as the research is intended to conclude and suggest measures to zero down on the service quality gaps in select public and private sector banks. The result shows a positive relationship between service quality and customer satisfaction. Service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) show wide service quality gaps. The comparative study of public sector banks and private sector banks show superiority of private sector banks over public sector banks in customer satisfaction and performance of service delivery.

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## **Introduction**

Customer satisfaction refers to the extent which customers are satisfied with the products and services provided by a business. Customer satisfaction is important because when a customer is happy with a service or goods provider, they are most likely to be loyal and to make repeat orders. When customers use a wide range of services offered by a business then it helps to increase the profit margin of the company. In this accordance Wilson et al. (2008) demonstrated that service quality (Sivadas & Baker-Prewitt 2000; Kotler & Keller 2009), price, personal and situational factors are the determinant of customer satisfaction.

## **Review of Literature**

Marketing researchers have shown the importance of satisfaction and service quality, and indicated these constructs as indices of competitive benefit in organizations (Ruyter, 1997). Various authors (Fornell et al., 1996; Spreng and Mackoy, 1996; Andreassen and Lindestad, 1998; Oliver, 1999; Cronin et al, 2000; Saha and Theingi, 2009; Yang et al., 2009; Deng et al, 2010; Wang, 2010; Chang and Wang, 2011; Edward & Sahadev, 2011) have found that service quality has significant effect on customer satisfaction. Yi (1990) established that service quality is a vital determinant of customer satisfaction. The nature of service quality and customer satisfaction link has largely been viewed as linear in most of the researches which demonstrate that higher levels of service quality results in higher level of customer satisfaction (Pollack, 2008). Shin and Kim (2008) identified that service quality is a customer's overall impression of the relative efficiency of the service provider. They stated that service quality is significantly related to customer satisfaction. It has also been found that service quality positively influences customer satisfaction in different industries viz. retailing (Johnson & Fornell, 1991; Kristensen et al., 1999; Cronin et al., 2000), website and online shopping (Kuo, 2003; Lee & Lin, 2005; Collier & Bienstock, 2006; Hsu, 2006; Park & Kim, 2006; Bauer et al., 2006)

and telecom industry (Wang et al. (2004); Kim et al. (2004); Tung (2004); Turel and Serenko (2006)). Jiang and Wang (2006) concluded that there exists a significant role of perceived service quality in customer satisfaction but also indicated that the conditions under different dimensions of effect may or may not influence service quality evaluation and customer satisfaction. Jamali, (2007) found a positive relationship between service quality and customer satisfaction. Iglesias and Guillen, (2004) revealed that perceived quality had a direct and positive influence on the level of customer satisfaction. Wan Normila Mohamad et al., (2013) found that tangibility; reliability and assurance, the determinants of service quality, are important predictors of customer satisfaction. Bitner (1990) & Bolton and Drew (1991) have suggested that customer satisfaction is an antecedent of service quality. From the review of literature it is found that service quality is an important dimension of customer satisfaction (Singh 2013).

The relationship between service quality and customer satisfaction has been established in banking industry too. Caruana (2002) based on his study conducted in banking industry concluded that service quality effects customer satisfaction. Malik (2012) revealed that customer satisfaction is significantly related to perceived service quality. Literatures (Arasli et al., 2005; Levesque and McDougall, 1996; Jamal and Naser, 2002) have found that service quality positively effects customer satisfaction in banking industry.

Ding Hooi Ting, (2004) found that service quality is the antecedent of satisfaction and purported a curvilinear relationship between these two constructs. Jeroen J. L. Schepers (2010) found that relationship between service quality and satisfaction is nonlinear and quality improvements have an asymmetric effect on satisfaction. Mun et al., (2010) in their study also found that the dimensions of service quality (Empathy, Responsiveness, Assurance) had positive relationship but no significant effect on customer satisfaction.

## **Bank Profile**

For the purpose of this study two leading bank were selected. One bank from public sector and one bank from private sector has been considered. The profiles of these two banks are below.

### **State Bank of India (SBI)**

The evolution of State Bank of India can be traced back to the first decade of the 19th century. It commenced with the establishment of the Bank of Calcutta in Calcutta, on 2 June 1806. The bank was redesigned as the Bank of Bengal on 2 January 1809. It was the first ever joint-stock bank of the British India, established under the sponsorship of the Government of Bengal. Subsequently, the Bank of Bombay, the Bank of Madras and the Bank of Bengal were amalgamated to form the Imperial Bank of India, on 27 January 1921.

The First Five year plan, in 1951, aimed at serving the Indian economy in general and the rural sector of the country, in particular. To meet this goal, the All India Rural Credit Survey Committee, established on 1 July 1955, recommended the formation of a state-partnered and state-sponsored bank.

The All India Rural Credit Survey Committee proposed the takeover of the Imperial Bank of India, and integrated with the former state-owned or state-associate banks. Subsequently, an act was passed in the Parliament of India in May 1955. As a result, the State Bank of India (SBI) was established on 1 July 1955.

### **Branches**

The corporate center of SBI is located in Mumbai. In order to cater to different functions, there are several other establishments in and outside Mumbai, apart from the corporate center. The bank boasts of having as many as 14 local head offices and 57 Zonal Offices, located at major cities throughout India. It is recorded that SBI has about 10000 branches, well networked to cater to its customers throughout India.

### **ATM Services**

SBI provides easy access to money to its customers through more than 8500 ATMs in India. The Bank also facilitates the free

transaction of money at the ATMs of State Bank Group, which includes the ATMs of State Bank of India as well as the Associate Banks – State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Indore, etc. You may also transact money through SBI Commercial and International Bank Ltd by using the State Bank ATM-cum-Debit (Cash Plus) card.

Subsidiaries Bank	Products and Services Personal Banking	Other Services
State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of India (SBI), State Bank of Indore (SBIR), State Bank of Mysore (SBM), State Bank of Patiala (SBP), State Bank of Saurashtra (SBS), State Bank of Travancore (SBT)	SBI Term Deposits, SBI Loan for Pensioners, SBI Recurring, Deposits Loan Against, Mortgage of Property, SBI Housing Loan, Loan against Shares & Debentures, SBI Car Loan Rent Plus Scheme, SBI Educational Loan Medi-Plus Scheme	Agriculture/Rural Banking, NRI Services, ATM Services, demat Services, Corporate Banking, Internet Banking, Mobile Banking, International Banking, Safe Deposit Locker, RBIEFT, E-Pay, E-Rail, SBI VishwaYatra, Foreign Travel Card, Broking Services, Gift Cheques

Source: <https://www.sbi.co.in/>

## ICICI Bank

ICICI bank started as a wholly owned subsidiary of ICICI Limited, an Indian financial institution, in 1994. Four years later, when the company offered ICICI Bank's shares to the public, ICICI's shareholding was reduced to 46%. In the year 2000, ICICI bank made an equity offering in the form of ADRs on the New York Stock Exchange (NYSE), thereby becoming the first Indian company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE. In the next year, it acquired the Bank of Madura Limited in an all-stock amalgamation. Later in the year

and the next fiscal year, the bank made secondary market sales to institutional investors. With a change in the corporate structure and budding competition in the Indian Banking industry, the management of both ICICI and ICICI Bank were of the opinion that a merger between the two entities would prove to be an essential step. It was in 2001 that the Boards of Directors of ICICI and ICICI Bank sanctioned the amalgamation of ICICI and two of its wholly-owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. In the following year, the merger was approved by its shareholders, the High Court of Gujarat at Ahmadabad as well as the High Court of Judicature at Mumbai and the Reserve Bank of India.

### **Branches & ATMs**

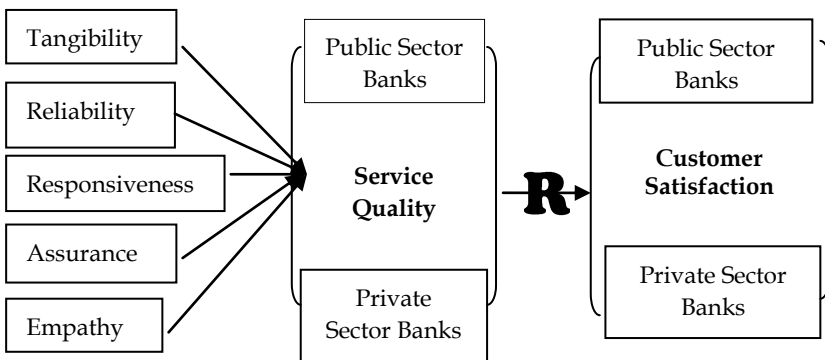
ICICI Bank has a wide network both in Indian and abroad. In India alone, the bank has 1,420 branches and about 4,644 ATMs. Talking about foreign countries, ICICI Bank has made its presence felt in 18 countries - United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar and Dubai International Finance Centre and representative offices in United Arab Emirates, China, South Africa, Bangladesh, Thailand, Malaysia and Indonesia. The Bank proudly holds its subsidiaries in the United Kingdom, Russia and Canada out of which, the UK subsidiary has established branches in Belgium and Germany.

<b>Products &amp; Services</b>		
<b>Personal Banking</b>	<b>NRI Banking</b>	<b>Business Banking</b>
Deposits	Money Transfer	Corporate Net Banking
Loans	Bank Accounts	Cash Management
Cards	Investments	Trade Services
Investments	Property	FXOnline
Insurance	Solutions	SME Services
Demat Services	Insurance	Online Taxes
Wealth	Loans	Custodial Services
Management		

## Research Problem

From the above literatures the various writers (Saha and Theingi, 2009; Chang and Wang, 2011; Andreassen and Lindestad, 1998; Chang and Wang, 2011; Cronin et al, 2000; Deng et al, 2010; Fornellet al., 1996; Edward & Sahadev, 2011; Oliver, 1999; Spreng and Mackoy, 1996; Yang et al., 2009; Wang, 2010) have found a significant relationship between service quality and customer satisfaction. These studies also explored the nature of the relationship is linear but few researchers (Cheung and Lee, 2005; Jeroen J. L. Schepers, 2010) have contradicted and opined that the nature of relationship is curvilinear. Some researchers found that even though this relationship is positive but not significant (Mun et al., 2010).

## Research Hypothesized Model



**Aim of the study:** The aim of the study is to investigate the impact of service quality on customer satisfaction in banking industry. This study also explores the difference in the impact of service quality on customer satisfaction in public and private sector banks.

**Research Objectives:** The study has following objectives:

1. To assess the service quality of select public and private sector banks.
2. To compare the service quality in select public and private banks.

3. To assess the customer satisfaction of select public and private sector banks.
4. To compare the customer satisfaction in select public and private bank.
5. To investigate the impact of service quality on customer satisfaction in banking.
6. To compare the difference in the impact of service quality on customer satisfaction in select public and private banks.

### Hypothesis:

1.1 There is no significant difference in the customer's perception on dimensions (tangibility, reliability, responsiveness, assurance and empathy) of select public and private banks.

$$H_0: \mu_{(T,R,Re,A,E) \text{ pub}} = \mu_{(T,R,Re,A,E) \text{ pvt}}$$

1.2 There is no significant difference in service quality of public and private bank.

$$H_0: \mu_{SQ_{\text{pub}}} = \mu_{SQ_{\text{pvt}}}$$

1.3 There is no significant difference in customer satisfaction of select public and private bank.

$$H_0: \mu_{SA_{\text{pub}}} = \mu_{SA_{\text{pvt}}}$$

1.4 There is no significant relationship between service quality and customer satisfaction.

$$r=0$$

1.5 There is no significant difference in the impact of service quality on customer satisfaction in public and private sector banks.

$$H_0: \mu_{R_{\text{pub}}} = \mu_{R_{\text{pvt}}}$$

### Research Method

The modified SERVQUAL (Parasuraman et al., 1988) was used to collect the primary data. The responses were obtained on a 5 point Likert type scales with anchor points from strongly disagree to strongly agree. The study is descriptive in nature. The sampling has



been done through two leading Indian banks according to March 2012 (one from public bank and one from private bank) customer has saving account/current holders who were using at least two products that have business transaction over two lakhs over three consecutive years. Through snow ball sampling technique 100 respondents from selected banks have been taken and the questionnaire was also tested for its reliability with the Cronbach alpha value (.808) which proved the reliability of the questionnaire.

**Findings:** The findings from the study are following

Table (1)

Dimensions	Percentage	Gap Percentage
Tangibility	70.7	29.3
Reliability	71.2	28.8
Responsiveness	68.5	31.5
Assurance	69.8	30.2
Empathy	67.14	32.86

It is evident (Table 1) that the respondents are agree with performance provided on tangibility is 71.2%, reliability is 71.2%, responsiveness is 68.5% assurance is 69.8% and empathy dimension is 67.14% which brings forth the fact that there are still 29.3% with tangibility, 28.8% with reliability 31.5% with responsiveness, 30.2% with assurance and 32.86% with empathy are left to be worked upon.

Table (2)

Sr.no	Dimensions	Service Quality Gaps	
		Public Bank	Private bank
1	Tangibility	-33.1%	-24.5%
2	Reliability	-29.76%	-27.84%
3	Responsiveness	-32.70%	-30.30%
4	Assurance	-31.6%	-28.80%
5	Empathy	-34.4%	-31.32%

It is clear (Table 2) that there are 33.1% , 29.76% , 32.70%, 31.6% and 34.4% agree with service performance on respective dimensions are left to be worked upon in public bank and 24.5%, 27.84% , 30.30% ,

28.80 % and 31.32% agreement with respective dimension are left to be worked in private banks.

Table (3) Hypothesis Testing

Dimensions	Banks	Score		t-test significance level	Result
Tangibility	Public Bank	66.9%	12.60%	.00	H <sub>0</sub> Rejected
	Private Bank	74.5%			
Reliability	Public Bank	70.24%	1.92%	.089	H <sub>0</sub> Can not be Rejected
	Private Bank	72.16%			
Responsiveness	Public Bank	67.30%	2.40%	.174	
	Private Bank	69.7%			
Assurance	Public Bank	68.4%	2.80%	.130	
	Private bank	71.2%			
Empathy	Public bank	65.6%	3.08%	.085	
	Private bank	68.68%			
Overall Satisfaction	Public bank	3.760	.3200	.001	H <sub>0</sub> Rejected
	Private bank	4.080			
Service Quality	Public bank	3.3844	.1780	.001	H <sub>0</sub> Rejected
	Private bank	3.5624			

The table (3) indicated that gap between private bank and public bank on reliability, responsiveness, assurance, and empathy are not significant and this shows that the gaps were only due to chance. Thus the statistics show that null hypothesis cannot be rejected for four dimensions of service quality. But gaps on tangibility dimension, overall customer satisfaction and service quality are significant (significance value is less than the default value).so we can't reject the hypothesis.

Table (4)

Dimensions	Overall Satisfaction	Significance value
Tangibility	.303**	.000
Reliability	.369**	.000
Responsiveness	.589**	.000
Assurance	.574**	.000
Empathy	.435**	.000

It is evident (Table 4) that all the dimensions have significant relationship with customers' satisfaction. Assurance and Responsiveness have moderate relationship with satisfaction but tangibility has weak relationship with customer satisfaction. Further a mathematical modeling has been established in service quality and customer satisfaction with resulted statistics and estimate. The predicting strength of  $R^2$  (52.1%) and a small standard estimate (.25946) shows the good strength of model fit. In public sector bank predicting strength of service quality (.603) is greater than the strength (.392) to predict the customers' satisfaction.

## Conclusion

This suggests that private sector differ from the public banks on the tangibility dimension and overall satisfaction and service quality. The service quality of private bank is greater than the quality provide by public bank. The study also indicates that private bank customers are enjoying more in term of satisfaction in comparison with his competitor public bank. Further the study explore that service quality has significant positive linear relationship with

customer satisfaction (Saha and Theingi, 2009; Chang and Wang, 2011; Andreassen and Lindestad, 1998; Chang and Wang, 2011; Cronin et al, 2000; Deng et al, 2010; Fornellet al., 1996; Edward & Sahadev, 2011; Oliver, 1999; Spreng and Mackoy, 1996; Yang et al., 2009; Wang, 2010). The study shows that the impact of service quality on customer satisfaction is differ for both the select public and private banks. Public bank shows a good impact on customer satisfaction in comparison with private bank. The service quality measurement dimensions show a big performance gap on all the five dimensions. Service quality dimensions assurance and responsiveness are two important dimensions of service quality contributing in satisfaction level of bank customers other three dimensions of service quality.

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